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of the Department of Insurance. The second part of the act is the Title Insurance Agents Act. Now, there are lots of insurance agents who are writing title insurance in this state. In fact, there is a Nebraska Land Title Association. They appeared at the hearing and testified in favor of the measure. James Brogan did that. Bob Lange did speak as a proponent on behalf of the Department of Insurance, and Dean Hoag, who is also in the title business, appeared as a proponent offering an amendment which the committee adopted. With respect to title insurance agents, we defined purposes and definitions, we provide licensing requirements which...and examination of title, an examination of them by the director of Insurance. We provide a prohibition of rebates and fee splitting. We provide requirements for disclosure of controlled business arrangements. Of the materials which are on the insurance agents, probably the "controlled business rule" is the newest one. We've had a series of grandfather clauses. We've allowed controlled business, even as we've said we don't allow it. This bill stops doing that and it says, controlled business is all right so long as it is disclosed. The other thing that it does is it raises the bonds for agents, which is currently at \$50,000, to \$100,000. This increase is necessary to protect Nebraska consumers. The average closing is now \$90,000, and the title agents that are sitting at the table have a maximum bond of \$50,000. This raises it to \$100,000. I think, with that, I'll pause and answer questions if I can. Most of the rules, generally, are on the books already, but this is a redrafting for the purposes of clarity. The significant new pieces are the raising of the \$50,000 bond to \$100,000, the change of the rule for controlled business to allow it but with full and complete disclosure, and then the rules in the Title Insurers Act. Let me describe for you a little bit of what I've heard in the way of the controversial material, and that is, is there an inadvertent authorization for a title agent to do the practice of law by issuing an opinion, a title opinion? Title opinions are regarded as the practice of law by the Supreme Court, and to the extent that that has been done inadvertently, I would expect an amendment before Select File. Senator Wickersham has raised that question with me. I think Senator Cudaback has as well. So, I would anticipate meeting and conferring with interested parties and making appropriate adjustments. Bob Lange has offered to do that. And I'll do that, but I just have to get my